



# 2022 BENEFITS ENROLLMENT GUIDE

**CareLink** Caregivers

*Effective 5/1/2022 to 4/30/2023*

**Care**♥**Link**  
Resources for Older People and Their Families

 **BXS**  
INSURANCE  
A SUBSIDIARY OF BANCORPSOUTH BANK

# CONTENTS

- 3**      *Benefits Overview*
- 6**      *Medical Insurance*
- 9**      *Basic Life and Accidental Death & Dismemberment Insurance*
- 11**     *Important Contacts*
- 12**     *Carrier Resources*
- 14**     *Glossary*

# **BENEFITS OVERVIEW**

# BENEFITS OVERVIEW



## ENROLLMENT

You can enroll in benefits or change your elections at the following times:

- 30 days prior to your initial eligibility date (as a newly hired employee)
- During the annual benefits open enrollment period
- Within 30 days of experiencing a qualifying life event



## OPTIONS

We offer a comprehensive benefits package consisting of:

- Medical Insurance
- Basic Life and Accidental Death & Dismemberment Insurance

# BENEFITS OVERVIEW



## ELIGIBILITY

Full-time employees working at least 30 hours per week and 12 months of employment will be eligible for benefits on the first of the month following 60 days after the 12<sup>th</sup> month of continuous employment. Many of the plans offer coverage for eligible dependents, including:

- Your legal spouse
- Your children to age 26, regardless of student, marital, or tax-dependent status (including stepchild, legally adopted child, a child placed with you for adoption, or a child for whom you are the legal guardian)
- Your dependent children over age 26 who are physically or mentally unable to care for themselves



## CHANGING BENEFITS AFTER OPEN ENROLLMENT

You may pay your portion of the medical, dental, and vision plan costs on a pre-tax basis. Thus, due to IRS regulations, once you have made your elections for the plan year, you cannot change your benefits until the next annual open enrollment period. The only exception is if you experience a qualifying event, and election changes must be consistent with your life event.

To request a benefits change, notify Human Resources within 30 days of the qualifying life event. Change requests submitted after 30 days cannot be accepted. You may need to provide proof of the life event.

Qualifying life events include, but are not limited to:

- Marriage, divorce, or legal separation
- Birth or adoption of an eligible child
- Death of your spouse or covered child
- Change in your spouse's work status that affects his or her benefits
- Change in your child's eligibility for benefits
- Qualified Medical Child Support Order

# **MEDICAL INSURANCE**



# MEDICAL INSURANCE

**CARRIER:** QualChoice Health Insurance

**Plan Options:** Two plan choices, a PPO Plan (Option 1) or a High-Deductible Health Plan (Option 2)

*Please refer to the official plan documents for additional information on coverage and exclusions.*

COVERED BENEFITS	Option 1 PPO Complete		Option 2 HDHP	
	In-Network	Out-of-Network	In-Network	Out-of-Network
<b>Annual Deductible</b>				
Individual	\$5,000	\$7,500	\$3,000 combined	
Family	\$10,000	\$15,000	\$6,000	\$6,000
<b>Out of Pocket Maximum</b>	<i>Includes deductibles, copays and coinsurance</i>		<i>Includes deductibles, copays and coinsurance</i>	
Individual	\$6,350	\$12,700	\$3,000	\$12,000
Family	\$12,700	\$25,400	\$6,000	\$24,000
<b>Coinsurance (Plan Pays)</b>	70%	50%	100%	80%
<b>Preventive Care</b>	Plan pays 100%	Not Covered	Plan pays 100%	Not Covered
<b>Physician Services</b>				
Primary Care	\$35 copay	50% after deductible	0% after deductible	20% after deductible
Specialist	\$50 copay	50% after deductible	0% after deductible	20% after deductible
Urgent Care	\$50 copay	50% after deductible	0% after deductible	20% after deductible
<b>Emergency Room</b>	\$100 copay	\$100 copay	0% after deductible	0% after deductible
<b>Hospital Services</b>				
Inpatient	30% after deductible	50% after deductible	0% after deductible	20% after deductible
Outpatient	30% after deductible	50% after deductible	0% after deductible	20% after deductible
<b>Prescription Drugs</b>				
Generic	\$10 copay		0% after deductible	
Preferred Brand	\$35 copay		0% after deductible	
Non-Preferred Brand	\$60 copay		0% after deductible	
Specialty	\$100 copay		0% after deductible	

# WHICH MEDICAL INSURANCE PLAN IS RIGHT FOR YOU?

*Choosing the right medical plan is an important decision. Take the time to learn about your options to ensure you select the right plan for you and your family.*



## THINGS TO CONSIDER

1. Do you prefer to pay more for medical insurance out of your paycheck, but less when you need care?
2. Or, do you prefer to pay less out of your paycheck, but more when you need care?
3. What planned medical services do you expect to need in the upcoming year?
4. Do you or any of your covered family members take prescription medications on a regular basis?

MEDICAL RATES	Option 1 PPO Complete		Option 2 HDHP	
	Per Pay Period – Weekly		Per Pay Period – Weekly	
	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
Employee Only	\$32.97	\$39.56	\$31.34	\$37.60
EE & Spouse	\$154.22	\$160.81	\$146.57	\$152.84
EE & Child(ren)	\$78.35	\$84.94	\$74.46	\$80.73
EE & Family	\$213.64	\$220.24	\$203.06	\$209.32

## COMPARING YOUR MEDICAL PLAN OPTIONS

- |  |  |
|--|--|
| <ul style="list-style-type: none"> <li>• Higher cost per paycheck</li> <li>• Lower deductible</li> </ul> | <ul style="list-style-type: none"> <li>• Lower cost per paycheck</li> <li>• Higher deductible</li> </ul> |
|--|--|

# **GROUP LIFE INSURANCE**

# GROUP LIFE INSURANCE

CARRIER: MetLife



## LIFE and ACCIDENTAL DEATH & DISMEMBERMENT (AD&D)

Basic Life and AD&D Insurance are automatically provided to all benefits-eligible employees at **no cost**. If you die as a result of an accident, your beneficiary would receive both the Life and the AD&D benefit.

- **Life Insurance Amount:** \$15,000
- **AD&D Amount:** Equal to life insurance amount



## REMINDER

*Review your beneficiary designations*

# IMPORTANT CONTACTS

BENEFIT	CARRIER	PHONE	WEBSITE
Medical Insurance	QualChoice Health Insurance	800-235-7111	www.qualchoice.com
Life and AD&D Insurance	MetLife	800-638-5000	www.metlife.com
CareLink	Donna Taylor	501-688-7481	dtaylor@carelink.org



**YOUR BXS INSURANCE ACCOUNT REPRESENTATIVE:**

Sherri Speer  
501-614-1182  
Sherri.Speer@bxsi.com

# **CARRIER RESOURCES**



To support our members' efforts to quit tobacco use, QualChoice offers a free *Kick the Nic!* 12-week program for new and renewing group members.



## The Quality Choice for Stopping Tobacco Use

### What's Involved

The program includes the help of a trained health coach, limited free doctor visits and (if prescribed) free prescriptions of Chantix®, a medicine to help adults quit smoking. The U.S. Surgeon General's office reports that 33% of smokers using Chantix were able to quit after six months. The *Kick the Nic!* program has seen even better results, with 39% of smokers staying smoke free six months after the program has ended.

### How to Join

To sign up, group members must call one of our *Kick the Nic!* health coaches, who have been trained in stopping tobacco use. Coaches give members an action plan for quitting any type of tobacco use. A *Kick the Nic!* voucher is included, which entitles the member to two free primary care doctor visits for stopping tobacco use, with no co-payment.

### Program Benefits

If the member and their doctor decide that medicine is needed, QualChoice covers Chantix® (varenicline) for three months, as well as other aids such as nicotine replacement therapy. Another three months of treatment may be added. Members can also stay in touch with their health coach as long as they like!

To learn more about our *Kick the Nic!* program, call Customer Service at 501.228.7111 or 800.235.7111 and ask to speak to a health coach.

QualChoice is the registered name used for products and services provided by one or more of the QualChoice group of subsidiary companies. The QualChoice companies that offer, underwrite or administer benefits coverage include QCA Health Plan, Inc., and/or QualChoice Life and Health Insurance Company, Inc.

## KICK the NIC!

Stop-smoking program from QualChoice

**Diagnosis Code: F17.200 – Tobacco Use Disorder, used with one of the following:**

**99406** – Smoking and tobacco use cessation counseling visit; intermediate

**99407** – Smoking and tobacco use cessation counseling visit; intensive

Dear Physician,

Our member \_\_\_\_\_ / \_\_\_\_\_

MEMBER NAME

MEMBER ID NUMBER

is participating in QualChoice's 12-week **Kick the Nic!** stop-smoking program. For this QualChoice member, varenicline (Chantix®) will be covered as a 100% preventive benefit with no member responsibility for payment. To receive reimbursement for an office visit which pertains to the member's smoking and tobacco use cessation, please include the code on the left, with the appropriate E&M code, on your claim reimbursement form.



QCARE Health and Wellness Programs | QualChoice.com | 800.235.7111 | 501.228.7111

QCARE, our personal health and wellness management program, offers support and learning tools for QualChoice members. This keeps our healthiest members healthy and gives those with chronic illness the special attention they need. QCARE is led by a team of health experts including a staff of registered nurses (RNs) and a Medical Director. To learn more or to view a list of QCARE programs, visit QualChoice.com; select QCARE Program. \*NOTE: Programs vary by group and benefit plan. Check with your benefits administrator.



# **GLOSSARY**

# GLOSSARY

**Coinsurance:** Your share of the cost of a covered health care service, calculated as a percent (for example, 20%) of the allowed amount for the service, typically after you meet your deductible. For instance, if your plan's allowed amount for an office visit is \$100 and you've met your deductible (but haven't yet met your out-of-pocket maximum), your coinsurance payment of 20% would be \$20. Your plan sponsor or employer would pay the rest of the allowed amount.

**Copay:** The fixed amount, as determined by your insurance plan, you pay for health care services received.

**Deductible:** The amount you owe for medical services before your medical insurance or plan sponsor (employer) begins to pay its portion. For example, if your deductible is \$3,000, your plan does not pay anything until you've met your \$3,000 deductible for covered health care services. This deductible may not apply to all services, including preventive care. Preventive care is 100% covered by the plan.

**Explanation of Benefits (EOB) / Personal Health Statement (PHS):** A statement sent by your insurance carrier that explains which procedures and services were provided, how much they cost, what portion of the claim was paid by the plan, and what portion is your liability, in addition to how you can appeal the insurer's decision. These statements are also posted on the carrier's website for your review.

**Health Care Cost Transparency:** Also known as Market Transparency or Medical Transparency. Health care provider costs can vary widely, even within the same geographic area. To make it easier for you to get the most cost-effective health care products and services, online cost transparency tools, which are typically available through health insurance carriers, allow you to search an extensive national database to compare costs for everything from prescription drugs and office visits to MRIs and major surgeries.

**Employee Contribution:** The weekly amount you pay for your insurance coverage.

**High Deductible Health Plan (HDHP):** Plan option that provides choice, flexibility and control when it comes to spending money on health care. Preventive care is covered at 100% with in-network providers, there are no copays, and all qualified employee-paid Medical expenses count toward your deductible and your out-of-pocket maximum.

**In-Network:** In-network providers are doctors, hospitals and other providers that contract with your insurance company to provide health care services at discounted rates.

**Out-of-Network:** Out-of-network providers are doctors, hospitals and other providers that are not contracted with your insurance company. If you choose an out-of-network doctor, services will not be provided at a discounted rate and your cost sharing (deductibles and coinsurance) will increase.

**Out-of-Pocket Maximum:** The maximum amount of money you will pay for medical services during the plan year. The out-of-pocket maximum is the sum of your deductible and coinsurance payments.

# CareLink

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